PATENT ABSTRACTS OF JAPAN

(54) AUTOMATIC DESIGNING DEVICE FOR OPTIMUM INSURANCE BASED UPON INDIVIDUAL LIFE PLAN

(57)Abstract:

PURPOSE: To display the best insurance for individuals by calculating annual income and expenditure balance of the individuals from future necessary expenses, future predicted income, etc., every year on the basis of data based on the life styles of the individuals to be insured and hatching a life plan.

CONSTITUTION: The automatic designing device consists of a processor 1, an internal memory device 2, an external memory device 3, a display device 4, an input device 5, and an output device 6. As files stored in the external memory 3, standard values required to calculate a necessary guarantee amount, a statistical data file, a stored article master file, a new contract article file, a contract information file, a necessary guarantee amount division file, a necessary guarantee amount loan file, and a necessary guarantee amount temporary file are provided. On the basis of data based upon the life styles of the individuals to be insured, annual income and expenditure balance of the individuals is calculated from future necessary expenses, future predicted income, etc., to hatch a life plan, thereby showing the best insurance for the individuals.